

United States Bankruptcy Court  
Middle District of Florida

In re:  
Lilly Josephine Real  
Debtor

Case No. 16-03913-JAF  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 113A-3

User: smelissa  
Form ID: pdfdoc

Page 1 of 1  
Total Noticed: 2

Date Rcvd: Apr 27, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 29, 2018.

db +Lilly Josephine Real, 3550 NW 83rd Avenue, #709, Doral, FL 33122-1147  
cr +Frank Polo, 1475 SW 8th St, Apt 411, Miami, FL 33135-3891

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 29, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**


The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 27, 2018 at the address(es) listed below:

Alexander G. Smith alex@agsmithtrustee.com, FL52@ecfcbis.com  
Collette B Cunningham on behalf of Defendant United States Of America  
Collette.Cunningham@usdoj.gov,  
dajana.mihaljevic@usdoj.gov;Chantal.sabino@usdoj.gov;Brittany.Robinson2@usdoj.gov  
Edward P Jackson on behalf of Plaintiff Lilly Josephine Real edward@edwardpjackson.com,  
traci@edwardpjackson.com,linda@edwardpjackson.com,jacksonpacer@gmail.com,  
christina@edwardpjackson.com;p.er70969@notify.bestcase.com  
Edward P Jackson on behalf of Debtor Lilly Josephine Real edward@edwardpjackson.com,  
traci@edwardpjackson.com,linda@edwardpjackson.com,jacksonpacer@gmail.com,  
christina@edwardpjackson.com;p.er70969@notify.bestcase.com  
United States Trustee - JAX 13/7 USTP.Region21.OR.ECF@usdoj.gov

TOTAL: 5

ORDERED.

Dated: April 26, 2018

  
\_\_\_\_\_  
Jerry A. Funk  
United States Bankruptcy Judge

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF FLORIDA  
JACKSONVILLE DIVISION**

In re:

Case No. 3:16-bk-3913-JAF

Chapter 7

LILLY J. REAL,

Debtor.  
\_\_\_\_\_ /

**ORDER DENYING MOTION TO DISMISS, GRANTING MOTION FOR SANCTIONS,  
AWARDING ATTORNEY'S FEES, AND ENJOINING FRANK POLO FROM ANY  
FURTHER ATTEMPT TO COLLECT ALLEGED PRE-PETITION DEBT FROM  
DEBTOR**

This case came before the Court upon the Motion for Sanctions against Creditor, Frank Polo filed by the Debtor (the "Motion for Sanctions") (Doc. 12) and Motion to Dismiss of Frank E. Polo for Lack of Personal Jurisdiction, Improper Venue, and Motion to Quash for Defective Service of Process on [the Motion for Sanctions] and for Violation of Due Process (the "Motion to Dismiss") (Doc. 14). Upon Findings of Fact and Conclusions of Law separately entered, it is

**ORDERED:**

1. The Motion to Dismiss filed by Frank Polo is denied.

2. The Motion for Sanctions filed by the Debtor is granted.
3. The Court imposes sanctions against Frank Polo in the amount of \$4,935.00.
4. Mr. Polo shall pay \$4,935.00 to Edward Jackson within 60 days of the date of this Order, failing which the Court, upon affidavit and Motion of Mr. Jackson, will enter a judgment in Mr. Jackson's favor. Such judgment shall be enforced through the state courts.
5. The Debtor's discharge entered on February 15, 2017 bars Mr. Polo from taking any further action to collect any alleged pre-petition debt owed to him by the Debtor.

The Clerk's Office will serve a copy of this Order on Interested Parties.